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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants:	Kristin Hoyne Gomes, et al.	Docket No.:	20655.1000
Serial No.:	10/588,811	Filing Date:	June 11, 2007
Group Art Unit:	3695	Confirmation No.:	3994
TITLE:	SYSTEM AND METHOD USING ENHANCED AUTHORIZATION DATA TO REDUCE TRAVEL-RELATED TRANSACTION FRAUD	Examiner:	Siegfried E. Chencinski

**REPLY AND AMENDMENT**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the final Office Action dated January 6, 2010, of which this Reply is filed within two months, please amend the above identified application as follows:

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.